

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: APOSTOLOPOULOS, DAN

§ Case No. 09-74652

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that STEPHEN G. BALSLEY, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Courthouse
327 South Church Street
Room 1100
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 07/31/2013 in Courtroom 3100, United States Courthouse, U.S. Courthouse
327 South Church Street
Courtroom 3100
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: / / By: /s/ STEPHEN G. BALSLEY
Trustee, Bar No.: 1048412

STEPHEN G. BALSLEY
6833 STALTER DRIVE
ROCKFORD, IL 61108
(815) 962-6611
sbalsley@bslbv.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: APOSTOLOPOULOS, DAN

§ Case No. 09-74652

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 7,235.38
and approved disbursements of \$ 485.28
leaving a balance on hand of ¹ \$ 6,750.10

Balance on hand: \$ 6,750.10

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,750.10

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - STEPHEN G. BALSLEY	715.90	0.00	715.90
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	3,410.06	0.00	3,410.06
Attorney for Trustee, Expenses - Barrick, Switzer, Long, Balsley & Van Evera	524.65	0.00	524.65
Charges, U.S. Bankruptcy Court	760.00	0.00	760.00

Total to be paid for chapter 7 administration expenses: \$ 5,410.61

Remaining balance: \$ 1,339.49

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,339.49

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,339.49

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 65,625.56 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	0.00	0.00	0.00
1 -2	Discover Bank	231.60	0.00	4.73
2	Attorney Ronald P Strojny, Sr	1,200.00	0.00	24.49
3	FIA CARD SERVICES, N.A.	57,856.53	0.00	1,180.92
4	American Express Bank, FSB	540.85	0.00	11.04
5	American Express Centurion Bank	901.55	0.00	18.40
6	WORLD'S FOREMOST BANK	4,895.03	0.00	99.91

Total to be paid for timely general unsecured claims: \$ 1,339.49

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/STEPHEN G. BALSLEY
Trustee, Bar No.: 1048412

STEPHEN G. BALSLEY
6833 STALTER DRIVE
ROCKFORD, IL 61108
(815) 962-6611
sbalsley@bslbv.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Dan Apostolopoulos
 Debtor

Case No. 09-74652-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: froman
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 29

Date Rcvd: Jul 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2013.

db
 14619794 #+Dan Apostolopoulos, 300 Spring Creek Road, Barrington, IL 60010-9600
 14619795 +Allegiancebk, 7905 W 171, Tinley Park, IL 60477-3244
 14619795 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
 19076442 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 19076443 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 14619796 +Americas Servicing Co, Attention: Bankruptcy, 1 Home Campus, Des Moines, IA 50328-0001
 18763427 +Attorney Ronald P Strojny, Sr, 5839 W 35th Street, Cicero, IL 60804-4255
 14619798 +Bank Of America, Attn: Bankruptcy NC4-105-02-99, Po Box 26012, Greensboro, NC 27420-6012
 14619799 +Chase, 800 Brooksedge Blv, Westerville, OH 43081-2822
 14619800 +Citibank, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 14619801 +Clerk, Chancery, Doc # 09-CH-00648, 50 W Washington St., Room 802, Chicago, IL 60602-1305
 14619802 +Clerk, First Municipal Division, Doc # 2007-M1-251709, 50 W Washington St., Room 1001, Chicago, IL 60602-1316
 14619803 +Clerk, McHenry County Circuit, ATTN: Docket # 09 CH 663, 2200 N. Seminary Avenue, Woodstock, IL 60098-2697
 14619804 Codilis & Associates, 15 W 030 N Frontage Road, Suite 100, Burr Ridge, IL 60527
 18895853 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
 14619807 +Kalaras Nagelo, c/o Attorney Larry J Meyer, 205 W Randolph, #820, Chicago, IL 60606-1814
 14619808 +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 14619809 +National City, Attention: Bankruptcy Department, 6750 Miller Rd, Brecksville, OH 44141-3262
 16877574 +Renee M Babcoke Esq, 425 N Miami Street, Miller Beach, IN 46403-2075
 14619810 +Sarkis Terzian, 590 S Vincent Ave, Azusa, CA 91702-5130
 16877575 +Sellas Construction Inc, C/O Renee M Babcoke Esq, 425 N Miami Street, Miller Beach, IN 46403-2075
 14619811 #+Soula Apostolopoulos, 300 Spring Creek Road, Barrington, IL 60010-9600
 14619812 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
 14619806 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001
 (address filed with court: Homeq, Attn: Bankruptcy Department, 1100 Corporate Center, Raleigh, NC 27607)
 19095230 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
 14619813 +Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

18759975 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 12 2013 00:22:33 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 14619805 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 12 2013 00:22:33 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 18763431 +E-mail/Text: rpstrojny@yahoo.com Jul 12 2013 00:08:31 Ronald P Strojny, Sr,
 5839 W 35th Street, Cicero, IL 60804-4255

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14619797 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: froman
Form ID: pdf006

Page 2 of 3
Total Noticed: 29

Date Rcvd: Jul 11, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-3

User: froman
Form ID: pdf006

Page 3 of 3
Total Noticed: 29

Date Rcvd: Jul 11, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2013 at the address(es) listed below:

Carole J. Ryczek on behalf of Trustee Stephen G Balsley carole.ryczek@usdoj.gov
Carole J. Ryczek on behalf of Plaintiff Patrick S Layng carole.ryczek@usdoj.gov
George P Hampilos on behalf of Defendant Dan Apostolopoulos georgehamp@aol.com,
kris@hampilos-langley.com
Holly L Carto on behalf of Creditor Archer Bank, successor by merger with Allegiance
Community Bank hcarto@martin-karcazes.com
Jose G Moreno on behalf of Creditor America's Servicing Company as servicer for Deutsche Bank
National Trust Company, as Trustee of the Morgan Stanley Mortgage Loan Trust 2005-6AR
nd-one@il.cslegal.com
Jose G Moreno on behalf of Creditor HomeEq Servicing as servicer for The New York Mellon Trust
Company, National Association as grantor trustee of the Protium Master Grantor Trust
nd-one@il.cslegal.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
Ronald P Strojny, Jr on behalf of Interested Party Ronald P Strojny, Jr rpstrojny@yahoo.com
Stephen G Balsley on behalf of Plaintiff Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com
Stephen G Balsley on behalf of Trustee Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com
Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com
Thomas E. Laughlin on behalf of Other Prof. Thomas E. Laughlin tloff@aol.com

TOTAL: 12